

**BDO UNIBANK, INC.**  
Name of Financial Institution  
**BASEL III LEVERAGE RATIO REPORT**  
As of March 31, 2022  
**CONTINUOUS DISCLOSURE LIST**

PART I. CALCULATION OF BASEL III LEVERAGE RATIO

Item	Nature of Item	Reference	Account Code	Amount
<b>A. CAPITAL MEASURE</b>			30000000000000000000	375,991,950,026,63
A.1 Tier I Capital		Basel III CAR Report (Version 3) (Item A.7)	300000000000100000	375,991,950,026,63
<b>B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)</b>			10006000000000000000	3,683,970,467,293,95
<b>B.1 Total On-balance sheet exposures (B.1.1 minus B.1.2)</b>			10006050000000000000	3,557,547,678,665,90
B.1.1 On-balance sheet items <i>ii</i>			10006050005000000000	3,594,878,745,452,87
B.1.2 Regulatory Adjustments <i>ii</i>			365000000000910000	37,331,066,786,96
<b>B.2 Total Derivative exposures (Sum of B.2.1 to B.2.3)</b>		Part II	43500000000000000000	12,488,293,086,73
B.2.1 Replacement Cost associated with all derivatives transactions		Part II - Item 5 - Column b	435000000000910000	5,931,592,526,33
B.2.2 Add-on amounts for potential future exposure associated with all derivative transactions		Part II - Item 5 - Column d	435000000000920000	6,536,700,559,90
B.2.3 Adjusted effective notional amount of written credit derivatives		Part II - Sum of items 4.a.ii and 4.b.ii - Column a	435000000000930000	0,00
<b>C. Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2)</b>		Part III	19540200000000000000	22,440,763,487,00
C.3.1 Short SFT assets (with no recognition of netting)		Part III - Item 2 - Column a	195402000005000000	22,440,763,487,00
C.3.2 CCR exposures for SFT assets		Part III - Item 2 - Column b	195402000100000000	0,00
<b>D. Off-balance Sheet Exposures</b>		Part IV - Item 2 - OBS Exposures column	400060000000000000	91,513,732,054,32
<b>E. BASEL III LEVERAGE RATIO (Ratio of A to B)</b>			990000000000000000	10,21%

<sup>1</sup> Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

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 <b>LUCY C. DY</b>	EXECUTIVE VICE PRESIDENT - COMPTROLLER	 <b>EVELYN L. VILLANUEVA</b>	EXECUTIVE VICE PRESIDENT - CHIEF RISK OFFICER
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LUCY C. DV EXECUTIVE VICE PRESIDENT - COMPTROLLER  
EVELYN L. VILLANUEVA EXECUTIVE VICE PRESIDENT - CHIEF RISK OFFICER

**BDO UNIBANK, INC.**  
**Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure**  
As of 03/31/2022  
Amounts in Million Pesos

	<b>Item</b>	<b>Leverage Ratio Framework</b>
<b>1</b>	Total consolidated assets as per published financial statements <sup>1/</sup>	3,611,053.908
<b>2</b>	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation <sup>2/</sup>	
<b>3</b>	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure <sup>2/</sup>	
<b>4</b>	Adjustments for derivative financial instruments	6,536.701
<b>5</b>	Adjustments for securities financial transactions (i.e., repos and similar secured lending)	0.000
<b>6</b>	Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	91,513.732
<b>7</b>	Other adjustments	-25,133.874
<b>8</b>	<b>Leverage ratio exposure <sup>3/</sup></b>	<b>3,683,970.467</b>

<sup>1/</sup> Refers to total on-balance sheet assets per quarterly published balance sheet

<sup>2/</sup> Not included under the framework

<sup>3/</sup> Sum of Items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template

**BDO UNIBANK, INC.**

**Basel III Leverage Ratio Common Disclosure Template**

As of 03/31/2022

Amounts in Million Pesos; Ratios in Percent

Item	Leverage Ratio Framework
<b>On-balance sheet exposures</b>	
1 On-balance sheet items <sup>1/</sup>	3,594,878.745
2 (Asset amounts deducted in determining Basel III Tier 1 Capital)	-37,331.067
<b>3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>3,557,547.679</b>
<b>Derivative exposures</b>	
4 Replacement Cost associated with all derivatives transactions	5,931.593
5 Add-on amounts for Potential Future Exposure associated with all derivative transactions	6,536.701
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework <sup>2/</sup>	
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions) <sup>2/</sup>	
8 (Exempted CCP leg of client-cleared trade exposures) <sup>2/</sup>	
9 Adjusted effective notional amount of written credit derivatives	0.000
10 (Adjusted effective offsets and add-on deductions for written credit derivatives)	
<b>11 Total derivative exposures (sum of lines 4 to 10)</b>	<b>12,468.293</b>
<b>Securities financing transaction exposures</b>	
12 Gross SFT assets (with no recognition of netting)	22,440.763
13 (Netted amounts of cash payables and cash receivables of gross SFT assets) <sup>2/</sup>	
14 CCR exposures for SFT assets	
15 Agent transaction exposures <sup>3/</sup>	
<b>16 Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>22,440.763</b>
<b>Other off-balance sheet exposures</b>	
17 Off-balance sheet exposure at gross notional amount	578,195.397
18 (Adjustments for conversion to credit equivalent amounts)	
<b>19 Off-balance sheet items</b>	<b>91,513.732</b>
<b>Capital and total exposures</b>	
20 Tier 1 capital	375,991.950
<b>21 Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>3,683,970.467</b>
<b>Leverage ratio</b>	
<b>22 Basel III leverage ratio</b>	<b>10.21%</b>

<sup>1/</sup> Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

<sup>2/</sup> Not included under the framework

<sup>3/</sup> When a bank/non-bank acting as an agent in an SFT provides an indemnity or guarantee to a customer or counterparty for any difference between the value of the security or cash the customer has lent and the value of the collateral the borrower has provided

**Explanatory Table for Common Disclosure Template <sup>1/</sup>**

<b>Item <sup>2/</sup></b>	<b>Explanation <sup>3/</sup></b>
1	On-balance sheet assets according to <u>Item A.2.b.1.</u>
2	Deductions from Basel III Tier 1 capital determined by <u>Item A.1 paragraph 2</u> excluded from the leverage ratio exposure measure, reported as negative amounts.
3	Sum of lines 1 and 2.
4	Replacement Cost (RC) determined by <u>Item A.2.b.2.</u>
5	Add-on amount for all derivative exposures according to <u>Item A.2.b.2 paragraphs 2-4.</u>
9	Adjusted effective notional amount (i.e., the effective notional amount reduced by any negative change in fair value) for written credit derivatives according to <u>Item A.2.b.2 paragraphs 5-6.</u>
10	Adjusted effective notional offsets of written credit derivatives according to paragraph <u>Item A.2.b.2 paragraphs 5-6</u> and deducted add-on amounts relating to written credit derivatives according to <u>Item A.2.b.2 paragraph 7</u> , reported as negative amounts, if applicable.
11	Sum of lines 4 - 10.
12	Gross SFT assets with no recognition of netting other than novation as set out in footnote 9, removing certain securities received as determined by <u>Item A.2.b.3.a.</u>
13	Cash payables and cash receivables of gross SFT assets netted according to <u>Item A.2.b.3.a.</u> , reported as negative amounts.
14	Measure of counterparty credit risk for SFTs as determined by <u>Item A.2.b.3.a.</u>
15	Agent transaction exposure amount determined according to <u>Item A.2.b.3.b.</u>
16	Sum of lines 12-15.
17	Total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors according to <u>Item A.2.b.4.</u>
18	Reduction in gross amount of off-balance sheet exposures due to the application of credit conversion factors in <u>Item A.2.b.4.</u>
19	Sum of lines 17-18.
20	Tier 1 capital as determined by <u>Item A.1.</u>
21	Sum of lines 3, 11, 16 and 19.
22	Basel III leverage ratio according to <u>Item A.</u>

<sup>1/</sup> Individual banks/QBs need not disclose the explanatory table.

<sup>2/</sup> Only items which are applicable are retained from the BIS prescribed template. However, row numbering remains unchanged for easy mapping with the BIS prescribed template.

<sup>3/</sup> Refers to appropriate items in the Guidelines on the Implementation of the Basel III Leverage Ratio Framework (Appendix 111 of the MORB).